

### **EXAMINER'S AMENDMENT**

1. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Paul Davis (Reg. # 29,294) on Nov. 24, 2009. The application has been amended as follows:

**In the claims:**

**Please amend claim 1 as follows:**

A method of selling a health related product or service via the internet, comprising: providing a service provider system that includes a web server, the service provider system having members that purchase health related products and services through the service provider system; enrolling applicants in the service provider system as members, the service provider system including a service database that provides a listing of insurance services, the service provider system providing an aggregation of members purchasing power through the service provider system; receiving a product or service request message for a desired product or service from a member through a customer interface, the product or service request message including a product or service identifier; transmitting by the service provider system a request for the desired product or service request to a supplier of the desired product or service; awarding tax free points to a member, the tax free points having characteristics

of, being transferable by the member to an exempt organization for use in fulfilling its exempt purpose, not convertible to cash or a cash equivalent and having a limited life, the tax free points being granted for purchases, (i) made by the member itself through the service provider system, (ii) made by members who were referred to the service provider system by the member, and (iii) made by members who were referred to the service provider system by members in (ii);

recording within a computer memory the tax free points;

using the tax free points to purchase health related products and services through the service provider system; limiting the points that can be awarded to the member over a selected period of time by a cap; and

determining an amount of the points recorded within the computer memory that exceed the cap; and distributing the points that exceed the cap of the member to one or more of: members in (ii), members in (iii), and charitable organizations so that the exceeded points remain in a community of the service provider system.

#### **Allowable Subject Matter**

2. Claims 1-3, 9, 11, 20, 22, 28, 51-52, 63 are allowed. The prior art discloses a system and method for managing recurring orders in a computer network (Paasche et al U.S. 7,359,871); a centralized, requisition-driven, order formulating, e-procurement method using reverse auction (Heimermann et al U.S. 7,110,976); system and method for processing flexible spending account transactions (Patricelli et al U.S. 7,174,302);

virtual property system (Martinez et al U.S. 6,119,229); system and method for promoting commerce, including sales agent assisted commerce, in a networked economy (Bednarek U.S. 6,965,868). Applicant's invention distinguishes itself from the prior art due to the limiting the points that can be awarded to the member over a selected period of time by a cap; and determining an amount of the points recorded within the computer memory that exceed the cap; and distributing the points that exceed the cap of the member to one or more of: members in (ii), members in (iii), and charitable organizations so that the exceeded points remain in a community of the service provider system.

### ***Conclusion***

Any inquiry concerning this communication or earlier communications from the examiner should be directed to REGINALD REYES whose telephone number is (571)270-5212. The examiner can normally be reached on 7:30-5:00.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Christopher Gilligan can be reached on 571-272-6670. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/R. R./  
Examiner, Art Unit 3626

/C. Luke Gilligan/  
Supervisory Patent Examiner, Art Unit 3626